

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.:	10/730,228	§	Confirmation No.:	2495
Applicant:	Ronald P. Akialis, Jr.	§		
Filed:	12/08/2003	§		
TC/A.U.:	3691	§		
Examiner:	Gregory L. Johnson	§		
Title:	BILL PAYMENT	§		
	AUTHORIZATION	§		
	SYSTEM AND	§		
	METHOD	§		
Docket No.:	200901561-1	§		
	(HPC.0892US)	§		

**Mail Stop Amendment**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

REPLY TO OFFICE ACTION MAILED MAY 21, 2009

Sir:

In response to the Office Action of May 21, 2009, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 14 of this paper.